



## *Defined Contribution Plans*

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Tactical 401K Advisors provides you with the peace of mind that comes from knowing you are invested in the proper mutual funds at all times. We help you position your portfolio in stock funds when market risk is low and in fixed income funds, including cash, when market risk is high. This objective approach takes the emotion out of investing and allows you to enjoy higher returns with less risk.

Subscribe to our DIY newsletter service. You'll get a monthly newsletter which will keep you abreast of our view of the markets and will tell you, what, if anything, you need to do reposition your portfolio to protect against market downturns or to participate in market gains. You'll also get timely trade alerts letting you know when to buy or sell a particular fund.

That's a famous quote by Warren Buffet. While it is impossible to invest in the stock market and never lose money, WESPAC believes that there are times when *Wealth Preservation* is more important than *Wealth Accumulation*. Therefore, our investment strategies incorporate both offensive and defensive strategies.

Buy and hold is by far the most popular investment management policy because it is the easiest to do. But buy and hold investors only play offense. To "stay the course" when the stock market is performing poorly is truly dangerous, especially if the investor is at or near retirement and does not have the time to make up the losses that a bear market delivers.

The two principals of Tactical 401(k) Advisors have more than 50 years of experience in the financial services field. To learn more about them just click on their names.

### *DIY 401(k) ADVICE*

Tactical 401(K) Advisors offers an low cost e-newsletter service that makes it easy for you to properly manage your 401(k) portfolio. Our Buy List tells how to invest in the best mutual funds in the current market environment. Then Trade Alerts are emailed to you every time a change in your investments is recommended. You can email Customer Support any time for answers to any questions or concerns. you may have.

### *MANAGED ACCOUNTS*

If you don't want to manage your 401(K) yourself, we can do it for you. We set up an account for you at Schwab and manage all of the investments in your 401(K). You get monthly account statements from Schwab, quarterly performance reports from us, a monthly e-newsletter, and

Trade Alert and Market Advisory emails. And you can call or e-mail Customer Support to answer any questions or concerns.

### ***MODERATE GROWTH PORTFOLIO***

The Moderate Growth Portfolio is for investors who want capital appreciation but do not want to take a lot of risk. This portfolio can invest up to 60% of its assets in stocks. If you are seeking moderate growth, here is the allocation you should be invested in at this time.

### ***BALANCED PORTFOLIO***

The Balanced Portfolio is for investors who want additional safety and/or are nearing retirement age. The income component of the portfolio will provide additional protection in bear markets but will also hinder growth in bull markets. It can invest up to 40% of its assets in growth stocks. If you are seeking a balanced portfolio, here is the allocation you should be invested in at this time.

### ***INCOME PORTFOLIO***

The Income Portfolio is for investors who are currently taking distributions from their 401(k). It's objective is to preserve capital and produce income. It can invest up to 20% of its assets in growth stocks. If you are seeking income, here is the allocation you should be invested in at this time.

### ***Relative Strength: Stocks vs. Bonds***

Relative Strength measures how one security is doing compared to another, how one asset class compares to another or even how one market compares to another. Relative Strength analysis has proven to be one of the most reliable tools we use to find the strongest sectors in the market and the best performing securities.

### ***Buy Only The Best***

Relative Strength Investing Outperforms Buy & Hold 70% Of The Time! Most financial advisors are advocates for Strategic Asset Allocation, commonly known as Buy & Hold or Modern Portfolio Theory. This approach goes something like this: Diversify a portfolio into a mix of stocks, bonds and cash. Rebalance annually by selling the top performing investments.

**For more information please visit**  
**<http://www.tactical401kadvisors.com>**